

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

LEE C. SCHMIDT
KRISTEN A. SCHMIDT
Debtor(s)

Case No. 12-23532GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/12/2012.
- 2) The plan was confirmed on 08/21/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/18/2012, 09/23/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/02/2017.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$48,506.82.
- 10) Amount of unsecured claims discharged without payment: \$61,606.96.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$235,988.80
Less amount refunded to debtor	\$4,785.53

NET RECEIPTS: **\$231,203.27**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,496.02
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$11,796.02**

Attorney fees paid and disclosed by debtor: **\$400.00**

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTA BANK CORPORATION	Unsecured	1,894.39	1,559.00	1,559.00	255.77	0.00
ADVANTA++	Unsecured	NA	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Secured	21,662.76	21,847.03	21,847.03	21,847.03	4,104.06
AMERICAN EXPRESS CENTURION B	Unsecured	729.42	728.29	728.29	119.48	0.00
BILL ME LATER	Unsecured	1,709.95	1,722.90	1,722.90	282.66	0.00
BILL ME LATER	Unsecured	2,439.39	2,511.18	2,511.18	411.98	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	705.42	NA	NA	0.00	0.00
CITIMORTGAGE(*)	Secured	45,284.19	46,125.52	0.00	29,221.22	0.00
CITIMORTGAGE(*)	Secured	0.00	1,136.18	1,136.18	1,136.18	0.00
COLLECTION SERVICE CENTER INC	Unsecured	215.07	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	446.24	NA	37.75	37.75	61.80
CREDIT MANAGEMENT CO	Unsecured	51.98	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	81.38	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	152.96	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	12.40	NA	NA	0.00	0.00
DEER LAKES SD & W DEER TWP (RE)	Secured	10,628.49	NA	NA	0.00	0.00
DEER LAKES SD (WEST DEER) (RE)	Secured	0.00	8,805.27	5,325.46	5,325.46	2,128.70
DEER LAKES SD (WEST DEER) (RE)	Secured	NA	1,895.50	1,291.36	1,291.36	0.00
DEER LAKES SD (WEST DEER) (RE)	Secured	NA	1,564.75	203.89	203.89	227.27
DEER LAKES SD (WEST DEER) (RE)	Secured	NA	1,480.15	807.55	807.55	164.25
DEPARTMENT STORES NATIONAL B	Unsecured	109.66	109.83	109.83	18.02	0.00
DISCOVER BANK(*)	Unsecured	162.89	164.89	164.89	27.05	0.00
DISCOVERY HEALTH RECORD SOLU	Unsecured	26.36	NA	NA	0.00	0.00
ECMC(*)	Unsecured	2,562.44	2,518.53	2,518.53	413.19	0.00
FIRST NATIONAL BANK OF OMAHA(Unsecured	2,358.35	2,374.27	2,374.27	389.52	0.00
IN CHARGE DEBT SOLUTIONS	Unsecured	30,490.06	NA	NA	0.00	0.00
LIFE HOME CARE++	Unsecured	183.60	NA	NA	0.00	0.00
MAIN STREET ACQUISITIONS CORP	Unsecured	1,773.10	1,773.10	1,773.10	290.89	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	24,172.08	0.00	6,234.59	6,234.59	1,743.47
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	0.00	282.71	282.71	46.38	0.00
P CHRISTOPHER COBURN PHD	Unsecured	25.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PAYPAL BUYER CREDIT++	Unsecured	48.01	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	3,671.61	3,594.80	3,594.80	589.76	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,194.98	1,129.07	1,129.07	185.24	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,102.47	1,046.29	1,046.29	171.65	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	557.21	557.84	557.84	91.52	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,875.51	6,819.06	6,819.06	1,118.73	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,000.95	6,000.68	6,000.68	984.47	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,005.35	2,003.14	2,003.14	328.64	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,074.50	2,091.34	2,091.34	343.11	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	795.50	837.76	837.76	137.44	0.00
PROF-2013-S3 LEGAL TITLE TRUST IV	Secured	0.00	19,242.74	19,242.74	19,242.74	0.00
PROF-2013-S3 LEGAL TITLE TRUST IV	Priority	0.00	8,504.41	8,504.41	8,504.41	0.00
PROF-2013-S3 LEGAL TITLE TRUST IV	Secured	232,396.78	234,658.92	0.00	97,765.72	0.00
QUEST DIAGNOSTICS++	Unsecured	19.27	NA	NA	0.00	0.00
QUEST DIAGNOSTICS++	Unsecured	9.14	NA	NA	0.00	0.00
QUEST DIAGNOSTICS++	Unsecured	5.07	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	17.40	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	73,638.15	73,855.90	73,855.90	12,116.80	0.00
WEST DEER TOWNSHIP (RE)	Secured	1,983.52	NA	179.58	179.58	229.02
WEST DEER TOWNSHIP (RE)	Secured	0.00	448.90	429.66	429.66	120.04
WEST DEER TOWNSHIP (RE)	Secured	0.00	99.77	79.20	79.20	0.00
WPIC	Unsecured	50.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$126,986.94	\$0.00
Mortgage Arrearage	\$20,378.92	\$20,378.92	\$0.00
Debt Secured by Vehicle	\$28,081.62	\$28,081.62	\$5,847.53
All Other Secured	\$8,354.45	\$8,354.45	\$2,931.08
TOTAL SECURED:	\$56,814.99	\$183,801.93	\$8,778.61
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,504.41	\$8,504.41	\$0.00
TOTAL PRIORITY:	\$8,504.41	\$8,504.41	\$0.00
GENERAL UNSECURED PAYMENTS:	\$111,680.58	\$18,322.30	\$0.00

Disbursements:

Expenses of Administration	<u>\$11,796.02</u>
Disbursements to Creditors	<u>\$219,407.25</u>

TOTAL DISBURSEMENTS : **\$231,203.27**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/01/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.